

Form B18(Official Form 18)
(9/97)

UNITED STATES BANKRUPTCY COURT
North Dakota (Fargo)

FILED

08/28/02

Ellen A. Johanson, Clerk
U. S. Bankruptcy Court
District of North Dakota

In Re:

Scott W. Conner
2308 7th Ave. N.
Grand Forks, ND 58203

Case Number: 02-30679

Melissa B. Conner
2308 7th Ave. N.
Grand Forks, ND 58203-
USA

Chapter: 7

Debtor

Social Security Number:
Debtor: 232-13-9603 Joint: 471-94-8543

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge, **IT IS ORDERED:** The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Dated: 08/28/02

BY THE COURT



William A. Hill
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

Complete Case Information is available on-line at
<http://racer.ndb.uscourts.gov> for \$.07/page.

Form B18 Continued
(9/97)
EXPLANATION OF BANKRUPTCY DISCHARGE
IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are.

- a. Debts for most taxes;
- b. Debts that are in the nature of alimony, maintenance, or support;
- c. Debts for most student loans;
- d. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- f. Some debts which were not properly listed by the debtor;
- g. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- h. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

BAE SYSTEMS

Enterprise Systems Incorporated
11487 Sunset Hills Road
Reston, Virginia 20190-5234

CERTIFICATE OF SERVICE

District/off: 0868-3
Case: 02-30679

User: bown
Form ID: DIS

Page 1 of 1
Total Served: 24

Date Rcvd: Aug 28, 2002

The following entities were served by first class mail on Aug 30, 2002.

db +Scott W. Conner, 2308 7th Ave. N., Grand Forks ND 58203-2972
jdb +Melissa B. Conner, 2308 7th Ave. N., Grand Forks ND 58203-2972
aty +Kipton R. Van Voorhis, Spaeth, Thelen, Van Voorhis & Jasmer, 115 South 5th Street,
Grand Forks ND 58201-4646
tr +Wayne Drewes, P.O. Box 1021, Fargo ND 58107-1021
smg +U.S. Attorney, 655 First Avenue North, Suite 250, Fargo ND 58102-4932
ust +U.S. Trustee, Shriver Square, 230 S. Phillips Ave., Ste. 502, Sioux Falls SD 57104-6321
428573 ASSOCIATES GOLD MASTER CARD, CITIBANK, PO BOX 6534, THE LAKES NV 88901-6534
428574 BUCKLE, PO BOX 659704, SAN ANTONIO TX 78265-9704
428575 CAPITAL ONE, PO BOX 60000, SEATTLE WA 98190-6000
428576 CHASE MASTERCARD, PO BOX 52195, PHOENIX AZ 85072-2195
428577 CHRYSLER FINANCIAL, PO BOX 600, HORSHAM PA 19044
428578 DIRECT MERCHANTS BANK, MASTERCARD, PO BOX 4154, CAROL STREAM IL 60197
428579 EASY EVERYDAY COOKING, PO BOX 7266, PASADENA CA 91109-7366
428580 GATEWAY, MBNA AMERICA, PO BOX 15028, WILMINGTON DE 19886
428581 GMAC, 3500 W 80TH ST STE 300, MINNEAPOLIS MN 55431
428582 INTERSTATE CREDIT CONTROL INC, 11300 MINNETONKA MILLS ROAD, MINNETONKA MN 55305
428583 MARSHALL FIELDS, RETAILERS NATIONAL BANK, PO BOX 59231, MINNEAPOLIS MN 55459-0231
428584 MILITARY STAR, PO BOX 78335, PHOENIX AZ 85062-8335
428585 RADIO SHACK, PO BOX 9025, DES MOINES IA 50368-9025
428586 SEARS, PAYMENT CENTER, 86 ANNEX, ATLANTA GA 30386-0001
428587 TARGET, RETAILERS NATIONAL BANK, PO BOX 59231, MINNEAPOLIS MN 55459-0231
428588 VERIZON VISA, CITIBANK, PO BOX 6533, THE LAKES NV 88901-6533
428589 VICTORIA S SECRET, PO BOX 659728, SAN ANTONIO TX 78265-9728
428590 ZALES, PO BOX 9025, DES MOINES IA 50368-9025

The following entities were served by electronic transmission.
NONE.

TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

FILED
2002 SEP -3 A 10:42
UNITED STATES
BANKRUPTCY COURT
DISTRICT OF
NORTH DAKOTA

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

Date: Aug 30, 2002

Signature:

